

**SPECIAL ED**



# SAVING FOR THE FUTURE FOR HIGH SCHOOL

Print &  
Digital





*This unit was created with this guy in mind. He has autism and an intellectual disability. He is a non-reader and needs a lot of help developing skills and learning how to save money. With some support, he is able to do this unit and enjoys the challenge. He is my tester!!*

# Saving for the Future

By  
Christa Joy  
Special Needs for Special Kids



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Also included in this resource as separate files:

- Lesson plans
- Links and directions to digital activities
- PowerPoints (these are the books in the lesson plan)
- Voice recorded PowerPoint
- Activities in black and white

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This unit contains almost 300 pages that will guide students through:

1. Reasons to save money
2. Ways to save money

The unit is separated into 2 files, one in color and one in black and white.

# Saving for the Future

## Lesson Plan

### Preparation

- Print out a vocabulary board for each student to use throughout unit
  - Laminate or place in page protector
- Vocabulary cards
  - Print out a set of cards onto cardstock and laminate
  - Make one set for each student and also one for the teacher to use in I Spy games
- Book
  - Print out, laminate, and bind
  - Also available as a recorded PowerPoint and video in the directions for digital activities pdf
- Who am I activity cards
  - Print out a set of cards onto cardstock and laminate
  - Make one set for each student and one for the teacher to use
- Bingo cards
  - This unit comes with a set of Bingo cards
  - They are in color and BW
  - Print on cardstock and laminate.
  - Suggestions for use included in unit.

### Preassessment (do day 1 before starting lesson)

- Choose the form of the assessment that best fits
- Give the assessment to assess what your student
- I cannot emphasize enough how important this growth, this preassessment is so important!!

### Teaching Tips

1. **Color Coding:** this is a really easy way to add activity. Outline or color in an empty box or the corresponding picture symbols the same color task.
  - a. For more info, read more here: <https://specialneedsforspecialkids.org/2022/01/31/10-ways-to-play-bingo-in-your-special-education-classroom/>
    - Calling cards included
  - b. I also have a blog post on differentiating

### Quick Look

Day	Activity	Day	Activity
1	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Circle map</li> </ul>	9	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Who am I activity</li> <li>• Word maps</li> </ul>
2	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Word map</li> </ul>	10	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Who am I activity</li> <li>• Sorting activity</li> </ul>
3	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Sorting activity</li> </ul>	11	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Bingo</li> <li>• Saving Scenarios</li> </ul>
4	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Sorting activity</li> </ul>	12	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Bingo</li> <li>• Saving Scenarios</li> </ul>
5	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Vocabulary activity</li> <li>• Close worksheet</li> </ul>	13	<ul style="list-style-type: none"> <li>• Read book</li> <li>• Bingo</li> <li>• Close worksheet</li> </ul>

### Day 11-12

Activity	Notes	Materials
Read or listen to a recording of the book: <i>Ways to save</i> (10 minutes)	<ul style="list-style-type: none"> <li>• Read through the story, asking lots of questions</li> <li>• Continue to make connections between book and vocabulary board</li> </ul>	<ul style="list-style-type: none"> <li>• Book</li> <li>• Vocabulary board</li> </ul>
Bingo (15 minutes)	<ul style="list-style-type: none"> <li>• See separate pdf for Bingo cards and directions</li> <li>• For different ways to play Bingo and use the cards go here: <a href="https://specialneedsforspecialkids.org/2022/01/31/10-ways-to-play-bingo-in-your-special-education-classroom/">https://specialneedsforspecialkids.org/2022/01/31/10-ways-to-play-bingo-in-your-special-education-classroom/</a> <ul style="list-style-type: none"> <li>◦ Calling cards included</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Bingo boards markers</li> </ul>
Sorting worksheet or saving scenario review (5 minutes)	<ul style="list-style-type: none"> <li>• Review the activity completed yesterday</li> </ul>	<ul style="list-style-type: none"> <li>• Completed worksheet</li> </ul>
Saving Scenarios (15 minutes)	<ul style="list-style-type: none"> <li>• Do 1-2 of the worksheets where students read through a scenario and decide what is the best way to save (<b>there are 10 scenarios in all that are split into 2 days</b>)</li> <li>• Answers will vary</li> <li>• Make connections to book and real-life/personal situations</li> </ul>	<ul style="list-style-type: none"> <li>• Worksheet</li> </ul>
Sharing (10 minutes)	<ul style="list-style-type: none"> <li>• Each student shares one of their finished worksheets with the group using the communication method of their choice</li> </ul>	<ul style="list-style-type: none"> <li>• Completed worksheets</li> <li>• Communication devices</li> </ul>

## The lesson plans contain:

- Overall tips for teaching students with significant needs
- A quick look at what you will do each day
- Detailed instructions on how that day's lesson should run

The background of the slide is a collage of various US dollar bills, including \$10, \$20, and \$100 bills, scattered and overlapping. The bills are in shades of green, blue, and red, with some text and numbers visible. A large, semi-transparent yellow rectangle is overlaid on the center of the image, containing the text and list.

This unit covers:

- Reasons people save money
- Ways to save money including different bank accounts
  - Savings account
  - Checking account
  - CD
  - Money Market account
  - Stocks
  - Bonds
- Advantages and disadvantages of each option



People who have money saved, say they feel more secure and have peace of mind. They feel better knowing if there is an emergency, they will be okay.

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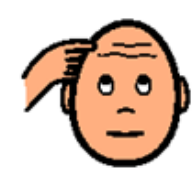





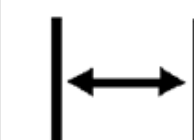

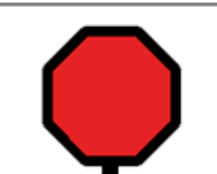

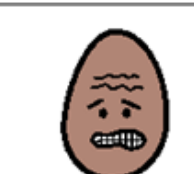



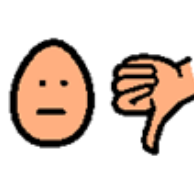


There are 2 books with this unit.  
They use photos and simple text appropriate for older students.

1. Saving for the Future
2. Ways to Save



Finally, you can have money put into or taken out of your account using an **electronic transfer**. This is very common when you receive a paycheck. Rather than get a physical check from your boss, the money is automatically put into your account through a series of computer messages.

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 save	 spend	 bank	 plan	 future
 emergency	 secure	 deposit	 withdrawal	 transaction
 liquid	 not available	 interest	 risk	 safe
 repeat that	 yes	 no	 I don't know	 need a break

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This unit comes with a  
 vocabulary board.

Vocabulary boards are great  
 for ALL students to assist with  
 participation and engagement  
 in group discussions.

Tips on how to use in the unit!!

There are vocabulary cards students will use every day for a group activity. There is also a cut and paste activity.

electronic transfer

Money moved into your account through a series of computer programs



CD

Type of savings account with high interest but can't be taken out for a period of time



penalty

Fee charged if money taken out of account before pre-determined time



money market account

Type of savings account with variable interest and can be taken out any time



liquidity



bond



matures



stock



retire

Stop working when you are older and live on the money you have saved

Economy

bank

A business that will hold and keep your money safe

savings account

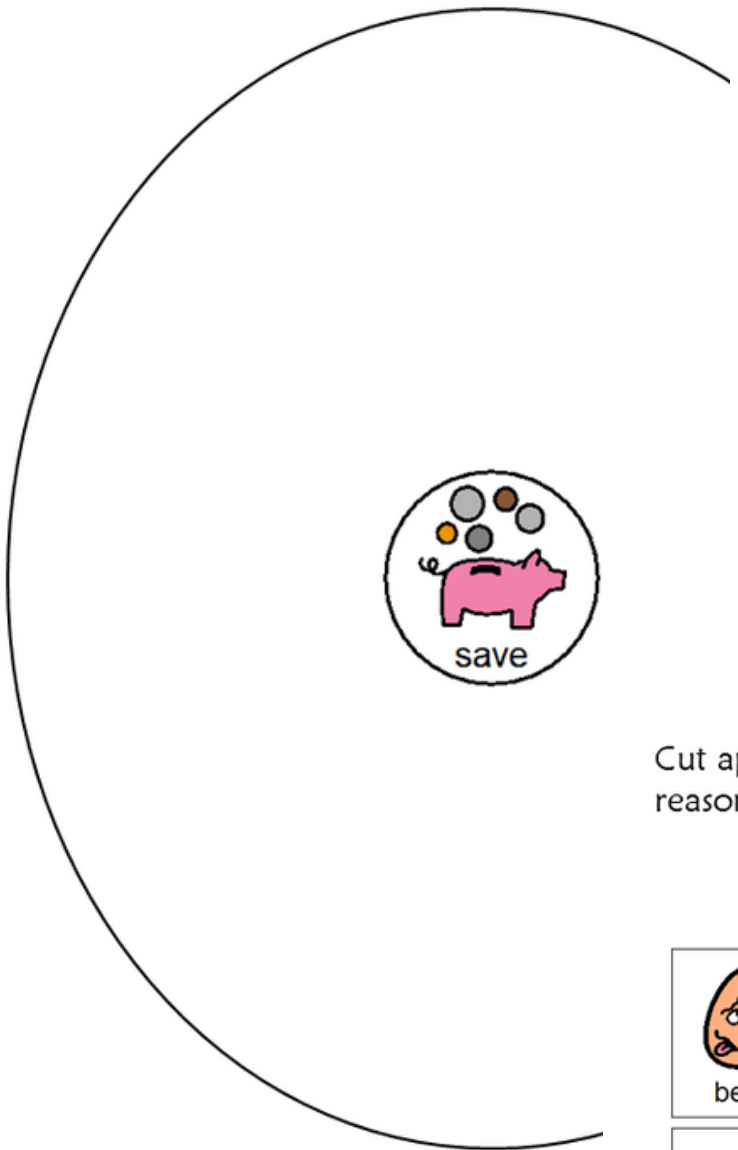
Bank account where you can save money with good interest

Economy is shrinking, economic downturn	Type of savings account with variable interest and can be taken out any time
A way to save money where you are paid interest until the bond matures	Special paper you fill out that promises you will pay a person a certain amount
Money taken out of a bank account	Person who will help you determine the best way to save depending on your future goals
Money in an account that can be accessed any time without penalty	Bank account where you can save money with good interest
Money put into a bank account	When a bond reaches its full term and the initial investment is paid back

Cut apart and match pictures with definition.

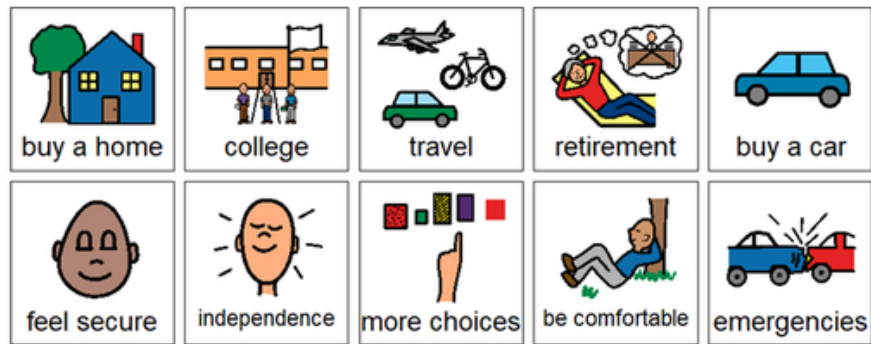



What are some **reasons** people decide to save money?

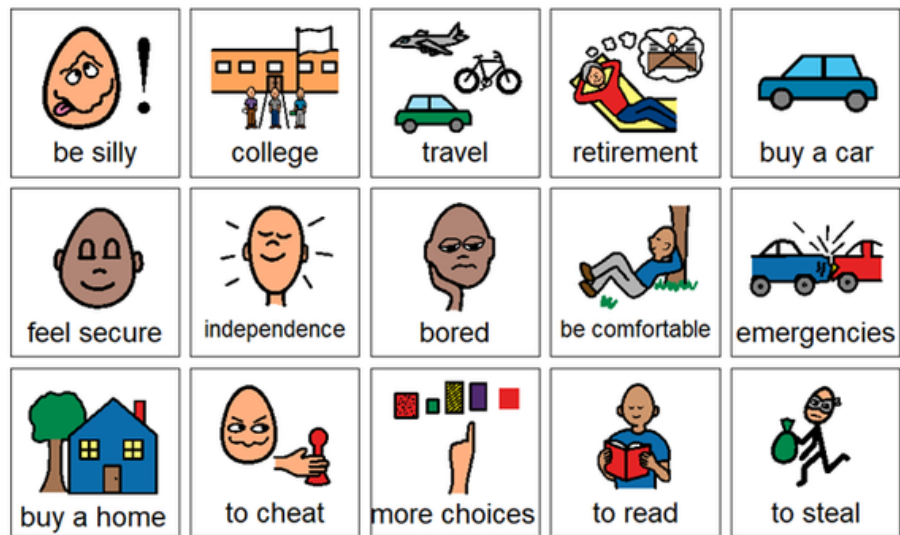


Errorless version

Cut apart pictures and place in circle map showing reasons people want to save money.



Cut apart pictures and place in circle map **ONLY IF** they are reasons people would want to save.



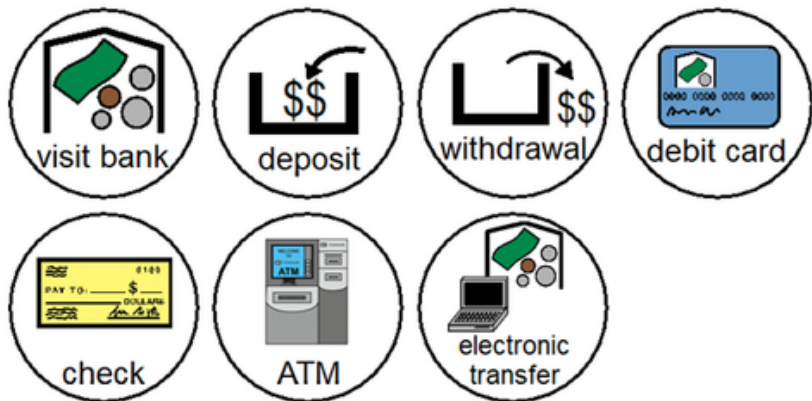
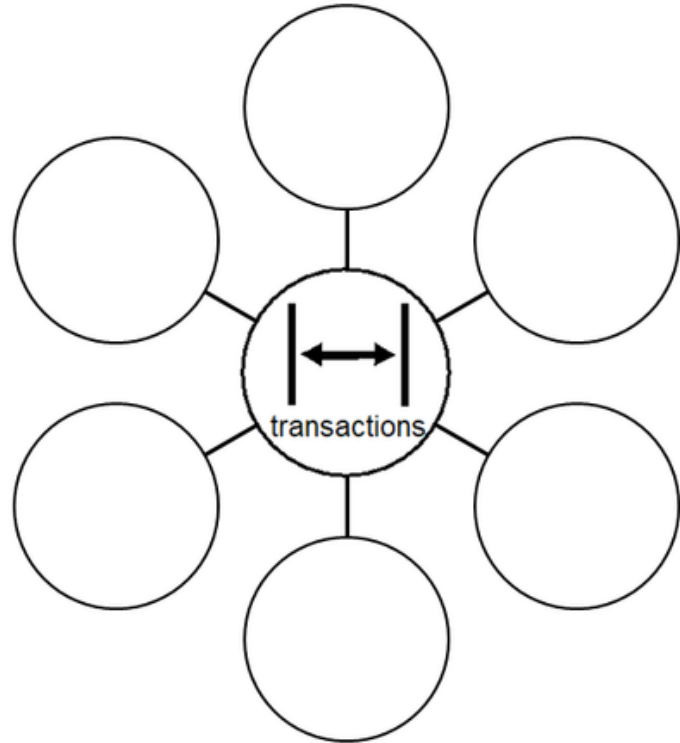
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There are 2 circle maps. One is about reasons people save money, and one is about how people save money.

Each circle map uses pictures and comes in 2 versions:

- errorless
- wrong answers mixed in that are set aside

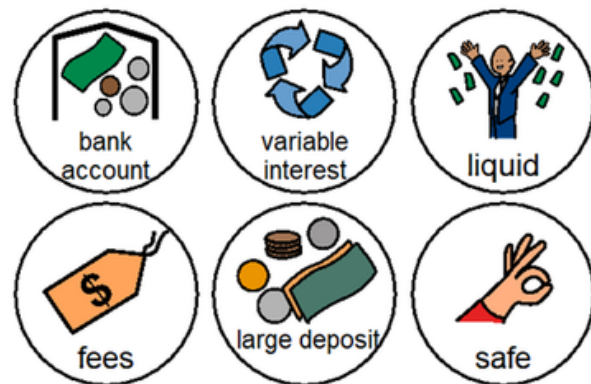
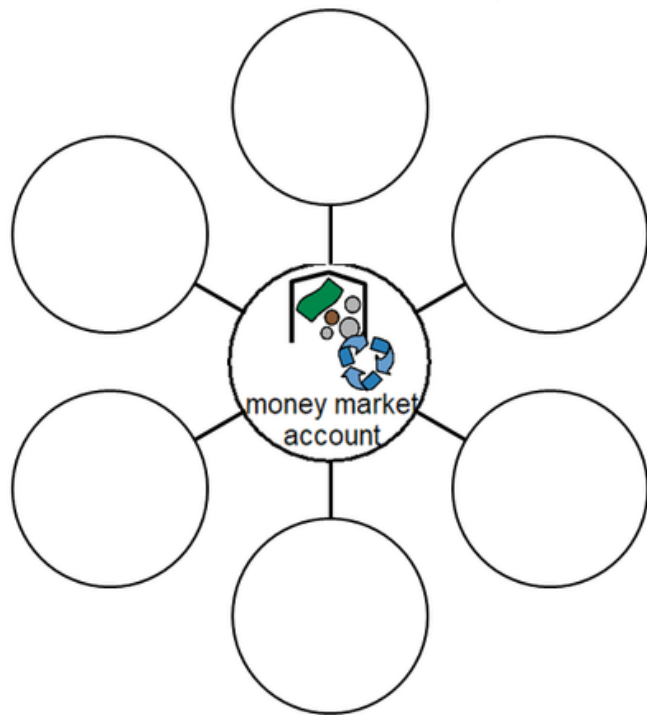
What are some examples of bank transactions and how you can make them?



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What are some characteristics of a money market account?



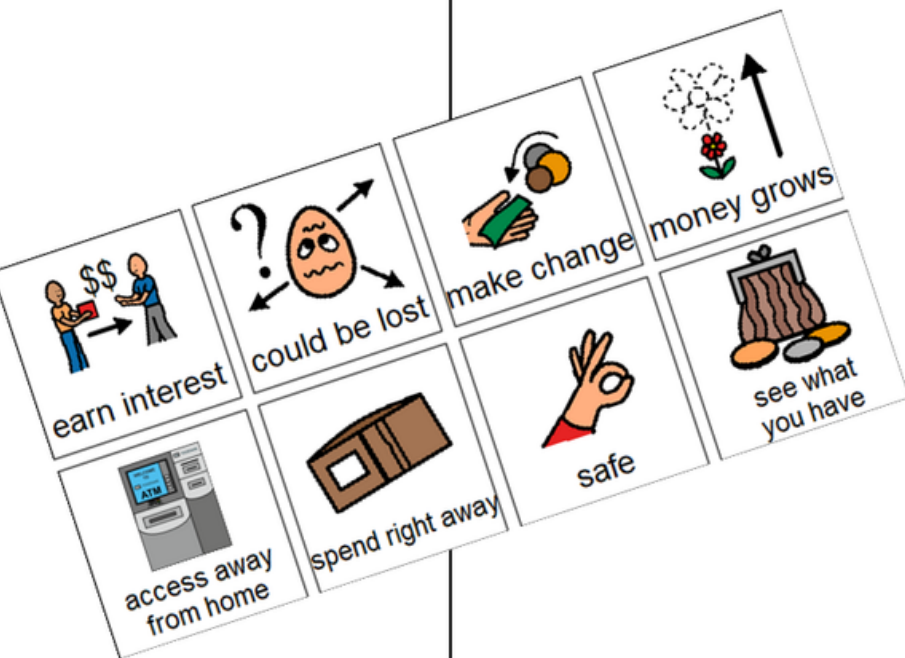
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There are 7 word maps. These are errorless activities and are used for review.

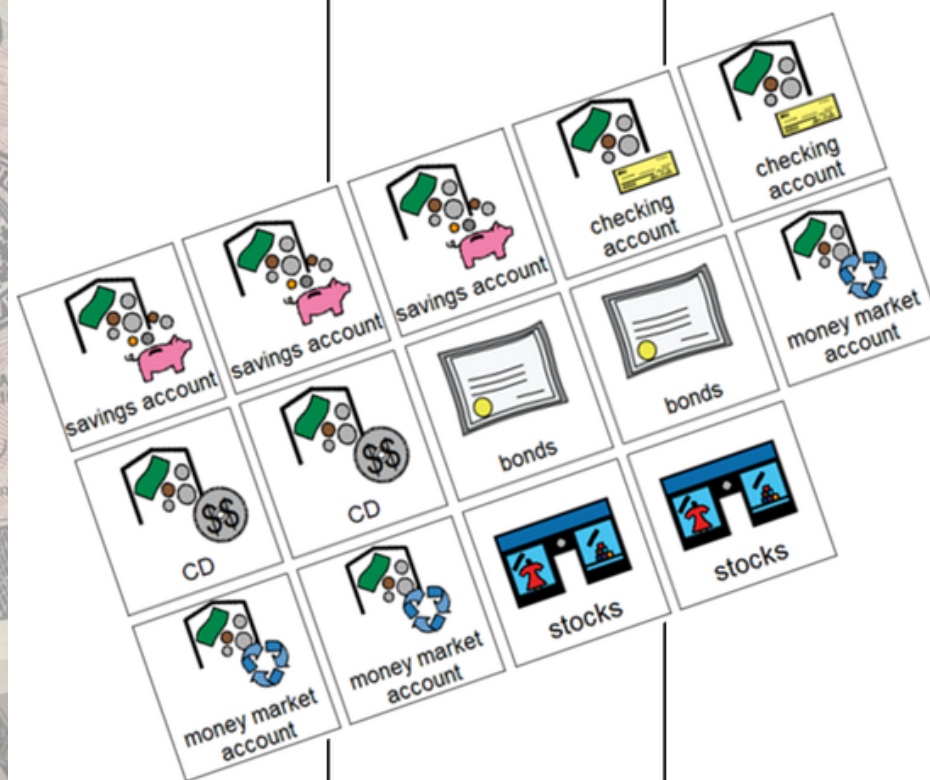
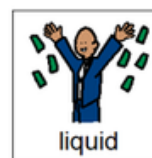
- transactions
- savings account
- checking account
- CD
- money market account
- stocks
- bonds

Where is true about saving money in a bank or keeping it all at home?



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What are some characteristics of different ways to save?



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There are 3 sorting activities:

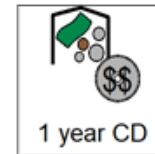
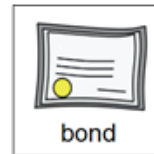
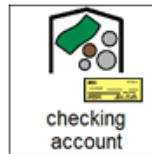
- Benefits of putting money in a bank
- Things to buy now or save for
- Characteristics of each method of saving

Each sorting activity uses pictures. Color coding can be added for students who need more support.

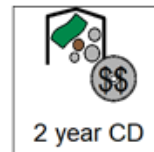
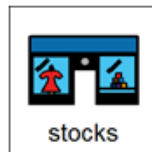
Answer keys included.

Circle the best savings option in each scenario.

1. Jerome has some money he wants to invest. He has saved up \$200 mowing lawns this summer. He wants to figure out the best place to save his money so it will grow. He has no real plans for the money this year, but might want to use it for a new mower next summer. Jerome still lives at home, so his parents are there to help with emergencies. What is the best option for Jerome to save his money so it will grow?



2. Sherrie lives on her own in an apartment and has a good job. She wants to put \$400 each month into an account where her money will grow. She has a big trip planned in two years with her friends, so she will need the money then, but not before. She has enough in a checking account for emergencies. What is the best option for Sherrie to save her money so it will grow?



There are 10 scenarios where students will determine the best method of saving given a person's financial plans.

Answer keys included.

## Who am I cards

- Give each student a set of Who am I cards
- Various options/ways to play, but the goal is to have students hold up the card you are talking about. Sometimes there can be more than one correct answer
- Things you can do:
  - Hold up a vocabulary card
  - Show a page from the book
  - Point to a symbol on the vocabulary board
  - Verbally describe the characteristics of that type of saving.
- Tell a story as though you were visiting the bank or a financial advisor.
  - What are your long term goals?
  - When will you need your money?
  - How much risk are you willing to take?
  - What type of interest do you want?

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There are large cards and directions for playing a "Who am I?" group activity.



savings account



checking account



CD



money market

# Bingo cards



- Included are 10 Bingo cards in color and 10 Bingo cards in BW.
- Place the cards in page protectors or laminate for long term use.
- **Calling cards are included.**
- This is a great way to practice the new vocabulary included in this unit.
- Cut apart a set of the vocabulary cards to use as the calling cards.
- Options:
  - Show students the picture for them to match
  - Read the definition and see if students can find the matching picture
  - Work as teams
  - Vary the “winning” patterns.
    - Cover all
    - Cover corners
    - Row across or down
    - Cover the edges
  - Vary the ways to mark the card
    - Place in page protector or laminate and use dry erase markers
    - Stickers
    - Post-it notes
    - Dot markers

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## Savings

penalty	debit card	deposit	retire	bond
electronic transfer	budget	fees	savings acct	interest
checking acct	bank	FREE	recession	money market
future	financial advisor	stocks	withdrawal	matures
liquidity	CD	ATM	check	transaction

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There are 10 color and 10 black and white Bingo cards included plus 10 different ways to use them and play Bingo. There are calling cards included. This is a great way to review vocabulary.

stocks	financial advisor
budget	future

Calling cards included

## Saving for the future

1. Many people want to save for things they want in the

2. You may need to save for a while for a new

3. You may need to save to enjoy the

lifestyle you have living at home.

4. Many people save so they can

when they are older.

5. You should always save some money in case of an



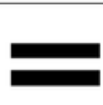
emergency



car



future



same



retire

## Ways to save

1. Earning

allows your money to grow.

2. A bank will keep your money

3. A

has low interest but is very safe.

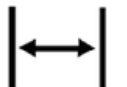
4. A

often has zero interest but is the easiest to access.

5. Deposits and withdrawals are both examples of



safe



transactions



interest



savings account



checking account

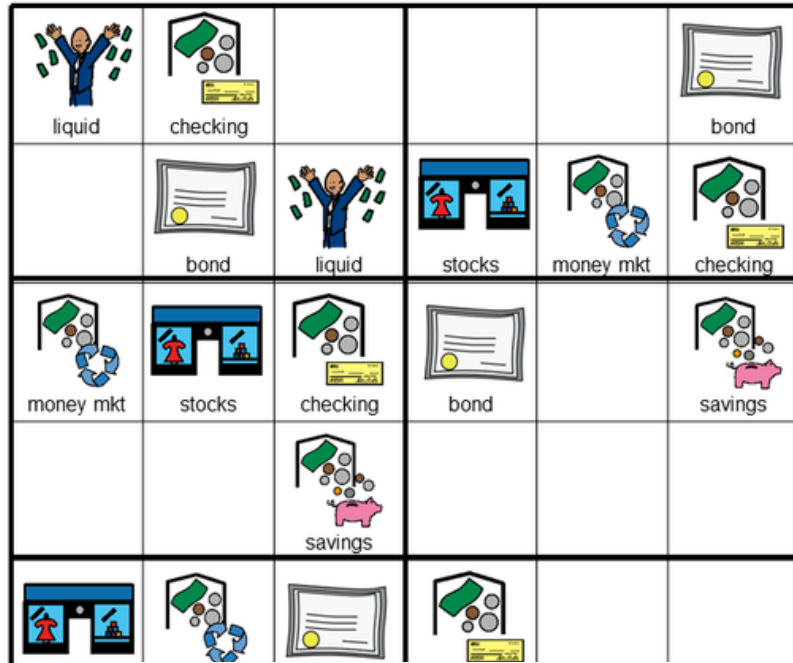
Each week has 2 fill-in-the-blank worksheets that review the main points from the book.

Answer keys included.

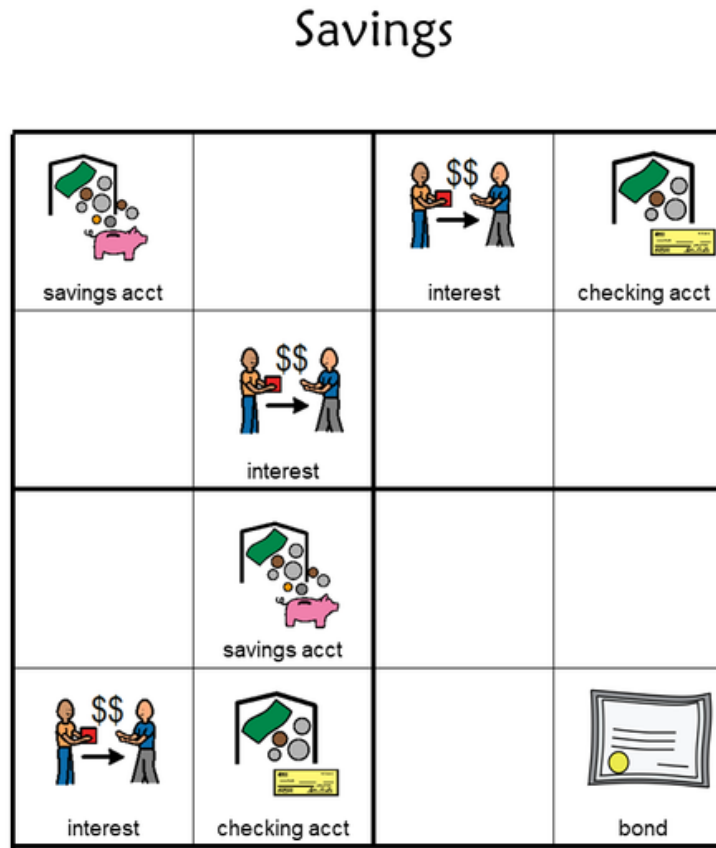
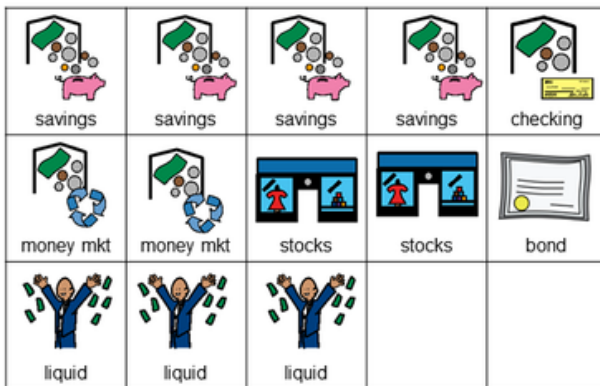
# Savings

Sudoku puzzles comes in 2 sizes.

Students will have the opportunity to work with new vocabulary with 2 different puzzles.



Place the following images in the empty squares on the previous page, completing the sudoku puzzle.



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withdrawal	bond	checking	matures
interest	liquidity	deposit	recession
transaction	bank	penalty	fees
retire	stocks	savings	

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1. Circle the reasons people want to save money:



2. When someone gets old, they may choose to:



3. Having savings can make a person feel more:



4. When the economy is shrinking and more people do not have jobs:



5. Circle all the types of transactions:



Print onto cardstock or mount on index cards. Cut pictures apart and show student answer choices for each question.

Q 5



deposit



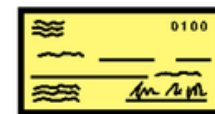
withdrawal



change



coin purse



check



electronic transfer

Q 6



be stolen

1. Circle the reasons people want to save money:

- A. home      D. snack  
B. to retire      E. travel  
C. emergency      F. college

2. When someone gets old, they may choose to:

- A. work in factory  
B. have kids  
C. retire

3. Having savings can make a person feel more:

- A. nervous  
B. secure  
C. angry

4. When the economy is shrinking and more people do not have jobs:

- A. recessions  
B. celebration  
C. Christmas

5. Circle all the types of transactions:

- A. deposit      D. coin purse  
B. withdrawal      E. check  
C. change      F. electronic transfer

**FINALLY** the assessment!! There are 3 versions.

- 10 questions with 3 picture choices for each question
- cut out the answer choices and glue them on index cards
- traditional multiple choice

Answer key included.

**This resource comes in a zipped folder. You will need to unzip the folder to access all the contents which include:**

- **16 days of lesson plans**
- **Color version of activities**
- **Black and white version of activities**
- **Saving for the Future book (PowerPoint) to use with activities**
- **Ways to Save book (PowerPoint) to use with activities**
- **Digital versions of activities**

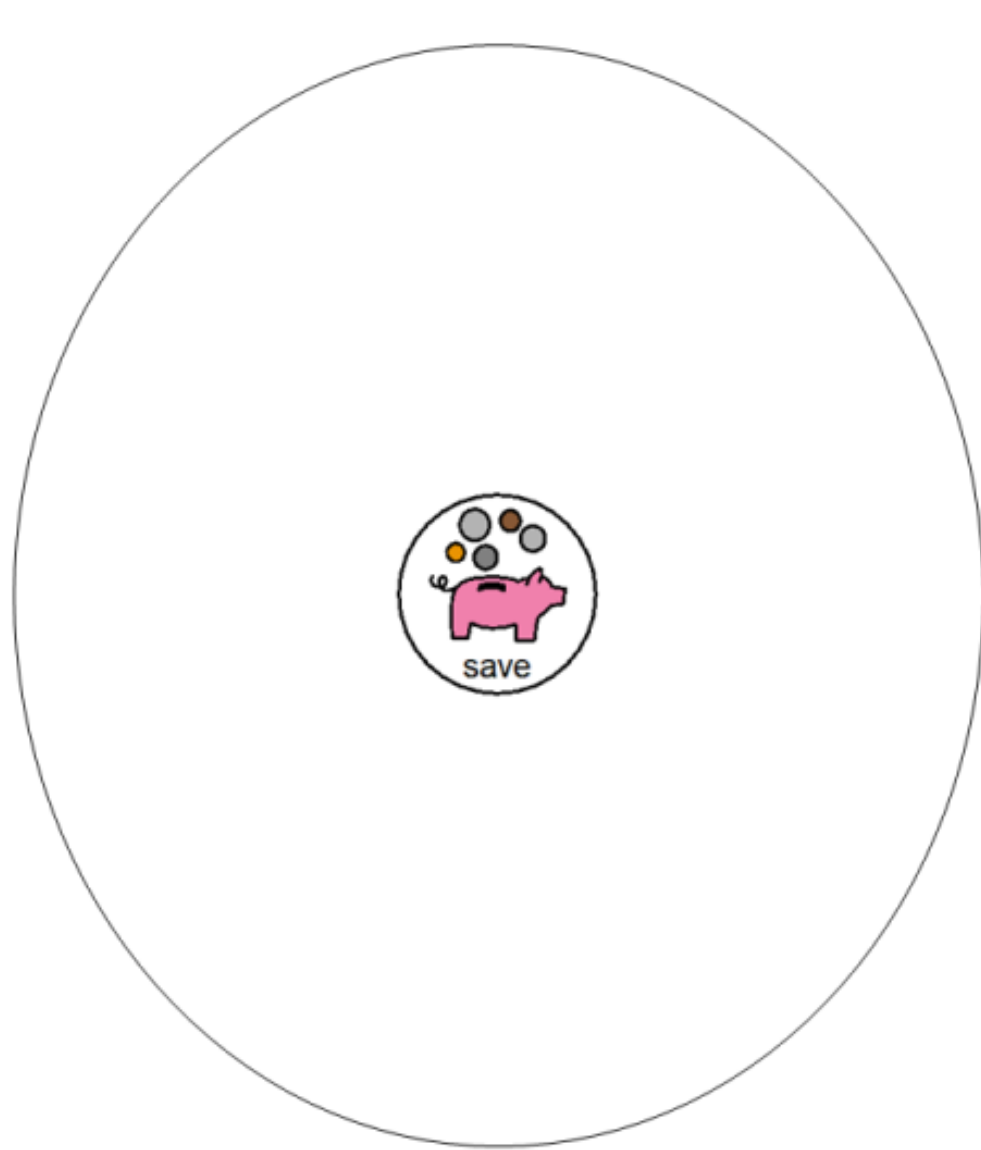


# Saving for the Future

By Christa Joy

This unit also has digital activities. There is a movie version of the book students can listen to read aloud.

Great for review!!



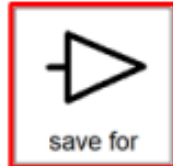
What are some **ways** people can save money? Place pictures in circle map showing ways people can save money.



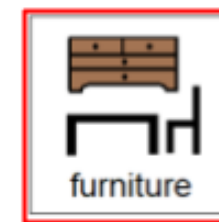
The digital activities have students mainly click and drag their answers. There is some typing involved in the set without differentiation.

# Perfect for any learning level

Where are some things you could buy now and those you would have to save for?



Sort the items into the correct column. If you are not sure, or think it could be both, place it on the middle line.



The second set of slides is differentiated using color. There is no typing in this set of slides.